

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ANTHONY V. ROCCO
STACIE L. ROCCO
Debtor(s)

Case No. 20-20159CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/15/2020.
- 2) The plan was confirmed on 03/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/17/2020, 08/04/2020, 01/19/2024, 02/23/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/03/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,067.00.
- 10) Amount of unsecured claims discharged without full payment: \$119,017.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$107,851.08
Less amount refunded to debtor	\$1,551.11

NET RECEIPTS: **\$106,299.97**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,060.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,591.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$10,651.62**

Attorney fees paid and disclosed by debtor: \$1,135.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BAN	Unsecured	1,069.00	1,069.25	1,069.25	62.34	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	9,745.00	9,745.08	9,745.08	568.14	0.00
BANK OF AMERICA NA**	Unsecured	2,910.00	2,910.20	2,910.20	169.66	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,844.00	1,844.35	1,844.35	107.53	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	509.00	586.39	586.39	34.19	0.00
CAPITAL ONE NA**	Unsecured	2,508.00	2,508.52	2,508.52	146.25	0.00
CITIBANK NA**	Unsecured	6,618.00	6,618.04	6,618.04	385.83	0.00
CITIBANK NA**	Unsecured	5,368.00	5,368.99	5,368.99	313.01	0.00
CITIBANK NA**	Unsecured	2,920.00	2,920.90	2,920.90	170.29	0.00
CITIBANK NA**	Unsecured	238.00	238.97	238.97	13.93	0.00
CLEARVIEW FCU**	Priority	NA	NA	NA	25,365.00	0.00
CLEARVIEW FCU**	Priority	NA	NA	NA	6,258.00	0.00
DISCOVER BANK(*)	Unsecured	6,594.00	6,739.75	6,739.75	392.93	0.00
DISCOVER BANK(*)	Unsecured	4,214.00	4,250.17	4,250.17	247.78	0.00
ECMC(*)	Unsecured	19,752.00	19,872.66	19,872.66	1,158.58	0.00
ELIZUR CORP	Unsecured	59.09	NA	NA	0.00	0.00
FIRST BANKCARD CENTER	Unsecured	1,476.96	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	1,531.00	1,599.37	1,599.37	93.24	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	10,012.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	1,873.00	1,771.54	1,771.54	1,771.54	181.66
HUNTINGTON NATIONAL BANK(*)	Secured	5,219.00	5,233.45	5,233.45	5,233.45	293.64
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,442.00	3,567.40	3,567.40	207.98	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	349.00	349.04	349.04	20.35	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,135.00	5,293.79	5,293.79	308.63	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	4,042.00	3,975.13	3,975.13	231.75	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	3,318.00	3,318.29	3,318.29	193.46	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	2,009.00	2,089.37	2,089.37	121.81	0.00
LVNV FUNDING LLC	Unsecured	1,759.00	1,832.37	1,832.37	106.83	0.00
LVNV FUNDING LLC	Unsecured	4,653.00	4,653.37	4,653.37	271.29	0.00
PENNYSMAC LOAN SERVICES LLC	Secured	99,524.00	98,763.90	0.00	48,933.26	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENNYMAC LOAN SERVICES LLC	Secured	0.00	297.34	297.34	297.34	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,622.21	6,897.49	6,897.49	402.12	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,935.00	4,049.78	4,049.78	236.10	0.00
QUANTUM3 GROUP LLC - AGENT CO	Unsecured	54.00	54.30	54.30	3.17	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	6,639.00	6,639.85	6,639.85	387.10	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	194.00	233.13	233.13	13.59	0.00
SYNCHRONY BANK**	Unsecured	6,186.00	6,186.34	6,186.34	360.66	0.00
THD/CBSD	Unsecured	32.00	NA	NA	0.00	0.00
TRI COMMUNITY SOUTH EMS	Unsecured	1,252.21	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	10,050.00	10,050.00	10,050.00	585.92	0.00
WORLDS FOREMOST BANK	Unsecured	6,751.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$48,933.26	\$0.00
Mortgage Arrearage	\$297.34	\$297.34	\$0.00
Debt Secured by Vehicle	\$5,233.45	\$5,233.45	\$293.64
All Other Secured	\$1,771.54	\$1,771.54	\$181.66
TOTAL SECURED:	\$7,302.33	\$56,235.59	\$475.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$31,623.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$31,623.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$125,462.29	\$7,314.46	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,651.62</u>
Disbursements to Creditors	<u>\$95,648.35</u>
TOTAL DISBURSEMENTS :	<u>\$106,299.97</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/25/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.